

## COLORADO PROJECT CHIEF SUBJECT AT RIVERSIDE MEETING

The following account of the conference to be held at Riverside, Calif., December 8, 9, and 10, during which the control of the Colorado river for irrigation and power purposes will be discussed from a number of angles by those who are chiefly interested in the problems of the stream, has been received by the chamber of commerce:

There is every indication that the meeting to be held at Riverside on December 8, 9, and 10, will be the greatest Colorado river debate ever held in the southwest.

Secretary Arnold Kruckman has asked each state, city and district interested in the development of the Colorado to designate speakers to present their viewpoints and claims.

## WET GOLD



## Mother's Gift

Every mother is proud of her son. Give her a pleasant surprise this Christmas by giving your photograph. She will value it more than anything else you could choose.

Out photos have life in them.

Today is not too early to arrange for a sitting. Phone for an appointment.

## Russell Studio

35 East Washington Street Phone 4688

Clip this—send it to an out of town friend. It's one of a series telling of Phoenix and its rapid advancement.



## THE BANKS OF PHOENIX

THE BANK OF PHOENIX  
CITIZENS STATE BANK  
COMMERCIAL NAT. BANK  
NATIONAL BANK OF ARIZ.  
(Right Photo Above)  
PHOENIX NATIONAL BANK  
(Left Photo Above)  
PHOENIX SAVINGS BANK  
VALLEY BANK  
(Center Photo Above)

## Phoenix Financial Institutions

THE STRONG FOUNDATION OF A PROGRESSIVE COMMUNITY

Fully representative of so strong a community as they serve, the Phoenix banks present formidable strength in both resources and service. The seven banks of Phoenix are well housed, some in banking houses that would do credit to cities of the greatest magnitude.

They all present to their depositors and patrons service such as should be found in banking institutions of the highest calibre.

CONDENSED OFFICIAL STATEMENT OF THE BANK OF PHOENIX, Phoenix, Arizona, AT Close of Business September 6, 1921

RESOURCES	
Loans and Discounts	\$1,153,355.13
U. S. Bonds	29,000.00
Stocks, Bonds and Securities	117,696.14
Overdrafts	780.37
Banking House Furniture and Fixtures	9,800.00
Cash and Sight Exchanges	227,392.95
<b>Total</b>	<b>\$2,178,131.62</b>
LIABILITIES	
Capital Stock	\$100,000.00
Surplus	35,000.00
Undivided Profits	15,419.67
Deposits	1,555,543.54
Bills Payable	333,484.71
Bills Rediscounted	165,683.70
<b>Total</b>	<b>\$2,178,131.62</b>

The following figures conclusively show the strength and steady growth of Phoenix Banks: Total resources in four year intervals from 1910—

1910—June 30th	\$5,228,127.41
1914—March 4th	8,654,275.08
1918—November 1st	14,425,252.97
1921—September 6th	21,975,103.77

According to their statement, Sept. 6, 1921, the combined capital investment of these banks was shown to be \$1,857,627.20. Stocks and Bonds on hand totaled \$1,627,713.47. The combined resources are \$21,975,103.77. Deposits amounted to \$14,479,965.60 and Loans exceeded 11 million dollars.

Since a community may well be judged by its banks, such figures for Phoenix financial institutions may well add to the pride in every Phoenixian's breast.

As a portion of this massed strength the Bank of Phoenix is proud to add to its quota. In the matter of complete and courteous banking service this institution aims to do its duty well. When to this is added the sincere purpose "to be a bank of friendliness," there is summed up the creed of the officers and employees who are building the Bank of Phoenix.



**Bank of Phoenix**  
30 N. Central Avenue  
"Where You Feel at Home"

## PUPIL ORCHESTRA IN FINE PROGRAM

The concert given on last Sunday afternoon at the Temple Normal auditorium by Frank Lloyd Stuebel and his student orchestra goes to prove that there is plenty of talent here in the valley as to leadership and players for a very good orchestra. Both Mr. Stuebel and his players have cause to feel proud of their efforts, for every note played was perfect and their shading for so young an organization was exceedingly good. Their tonal work in such numbers as "The Prayer from Stradella and La Reve," by Götterman, were of a splendid class, and their work in "Forget-Me-Not," by Macbeth, was light and dainty, and the "Waltz" by Severn, was given with a fine sense of waltz rhythm.

Miss Anna Marie Luke, one of our best local singers from the younger group, was soloist and gave "Little Mother of Mine" with such finesse that she received several recalls for an encore. The orchestra accompaniment to the soloist was in splendid harmony with the singer and well done.

Alma Lowery, a little reader, gave a very suitable reading which was given with a quiet sympathy and understanding for one so young.

It is to be regretted that there is not more of this kind of work done, for of all vehicles of musical expression the orchestra is given first place, and Mr. Stuebel and his players should be given all the encouragement necessary to make a success.

## A LOVER OF GOOD MUSIC.

**FABLE OF A FLAPPER**  
The old-fashioned woman who believes her modern sister to be past redemption drew down the corners of her mouth. It was a sign her niece knew well. The sooner the cause was brought to light the sooner would peace once more invest the household. By judicious questioning the story came out. That afternoon the old-fashioned woman found herself in the front row of the forward surging mass of humans as the avenue traffic drew slowly to a standstill.

Next to her pressed an attractive young person with a small boy of some 5 years. The woman had blond hair, bobbed and curled in the approved fashion—that much was apparent under the floating little lace veil she wore so jauntily. Her short skirts revealed a pair of shapely silk-



POLICE PROTECTION—Florence Dearing and Evelyn Morey are bicycling to San Francisco, carrying a good fellowship message to all Masonic lodges along the way from the Fellowship Forum of Washington, D. C. Buddy, their police dog, is acting as their escort.

clad legs. Her figure was lithe and girlish.

The warning signal flashed from the police tower and the nearest car stopped. It was the latest thing in motors—shiny, well cared for and "rakish" in the extreme. Its driver amplified the promise of his car. He stared approvingly at the attractive young woman as she started forward and smiled a gold-toothed smile with the words:

"Want a lift?"

She shook her head reluctantly, glancing at the child by her side, and dragged him somewhat roughly forward as she crossed in front of the car.

"Ow-o, grandma, you hurt me," the clear childish treble soared above the noise and bustle.

The old-fashioned woman averted that, as she hurried in their wake, an unmistakable and heartfelt, "can you beat it!" issued from the occupant of the shiny roadster—New York Letter in the Pittsburgh Dispatch.

Columbia produces the finest musicals.

## New Golf Professional, Walter Scott, Arrives at San Marcos

The golfers of the valley will be interested in Walter Scott, the new "pro" at the San Marcos Links, Chandler, who is to be Harry Collis's assistant this winter.

As the golfing world knows, golf had its birth in Scotland, and the hub of the game is the St. Andrews links. In fact all true golfers feel about St. Andrews as a Mohammedan does about Mecca, bowing his head reverently in that direction every morning. "Allah Akbar! Colonel Bogie and St. Andrews forever! Sal-lah!"

Well, our new pro, Scott, is not only a Scotchman, but was brought up on St. Andrews links, cut his teeth on a brassy and lives, moves and has his being only in terms of golf.

He says modestly his specialty is teaching rather than playing. Still at that—and we know we risk his displeasure in mentioning it—he took one club from his bag the day of his arrival and played the first nine holes in 33. Incidentally it may be mentioned that 39 was the lowest score made for the nine at the southwestern championship last spring. Thirty-seven is the record for the links.

Did we say that golf was a Scotch game? Upon second thought we shall have to amend that. At St. Andrews at least, golf is not a game, it's a Serious Matter.

The guests at the San Marcos have been much interested this last week in a series of views of the hotel and bungalow park taken by Stephen W. Willard, the well known scenic photographer, who has recently located in Chandler.

They really are not in the class of usual photographs at all but are wonderfully beautiful works of art. Mr. Willard, whose art productions are ranked by connoisseurs to be the equal of the best of Kolb Brothers and Curtis, and who has been specializing in desert views of California for the past 15 years, recently made a trip to the Grand Canyon, the

## ROCK DRAWS SHIPS TO DOOM

The most dreaded and dangerous rock in the world is probably the lonely islet of Rockall, which is further from the mainland than any other rock of its size. Like a dark iceberg it rises out of the sea 250 miles from the north of Ireland and 200 miles from the Scottish mainland. It is of granite, conical in shape.

Rockall possesses highly magnetic properties which often seriously affect ships' compasses. There is absolutely no hope of rescue for the crew of any vessel unfortunate enough to run upon it, for the waves wash over its summit, and even in fair weather the swell makes it inaccessible. Many ships have crashed into Rockall, slid back off the ledges which surround it and gone down like stones. Perhaps some ships mysteriously lost have met that fate. It is impossible to light the rock, for it is impossible to make a landing on it.

Fragments of Rockall are now being examined by Professor Lacroix of Paris, who seeks to determine its exact geological composition.—New York Evening Post.

## NEW LINE OF GAMES for the YOUNG FOLKS

Educational and Entertaining

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## SHOP NOW, With Pleasure and Comfort for the HOLIDAYS fast approaching

Complete lines of fresh, new merchandise, at decidedly less than the usual prices, now are ready for your selection.

## SUGGESTIONS FOR LADIES

**BATH ROBES**  
**SUITS**  
**COATS**  
GLOVES, Lambskin, two clasp ..... \$1.98  
Kid, two clasp ..... \$2.98  
HANDKERCHIEFS, cambric, linen, silk ..... 5c to 83c  
HAND BAGS the newest novelties \$2.98 to \$4.98  
COLLAR AND CUFF SETS, imported ..... 79c to \$1.98  
WAISTS AND BLOUSES, silk crepes ..... \$2.98 to \$14.75  
CAMISOLES, silk ..... 98c to \$1.98  
ENVELOPE CHEMISE, silk ..... \$2.49 to \$4.98  
GOWNS, Crepe de Chine ..... \$3.98  
PAJAMAS, Crepe de Chine, to ..... \$11.90  
BOUDOIR CAPS, silk ..... 39c to 98c  
HOSE, 12 strand Pure Thread Silk ..... 98c  
15 strand Pure Thread Silk ..... \$1.49  
Glove Silk Fashioned, to ..... \$2.98

## STATIONERY

The well-known White and Wyckoff line of fine box stationery and papers, for children and grown ups ..... 15c to \$1.98  
Engraved Christmas Cards; clean, crisp, new stock; new sentiments and beautifully gotten up ..... 2 1/2c to 15c  
Books, copyrighted popular fiction, the new novels ..... 98c  
Children's Books ..... 5c to 49c  
Boys' and Girls' Books ..... 69c

## HANDKERCHIEF LINEN

\$1.19 Yard

Two way, pure, flax handkerchief linen, 36 inches wide, in pink, blue, and white. One yard makes nine handkerchiefs.

## SUGGESTIONS FOR MEN

**BATH ROBES**  
**SUITS**  
**OVERCOATS**  
**MACKINAW SWEATERS**  
SHIRTS, Fine Percal ..... \$1.25  
Madras and Cords ..... \$1.49 to \$1.98  
Silk and Fancy Shirts ..... \$4.98  
COLLARS, Van Heusen, each ..... .49  
Triangle 5 ply linen starched ..... .15  
CRAVATS, wonderful variety ..... 25c to \$1.98  
GLOVES, fine Cape Kid ..... \$2.98  
BELTS, the Hickok all leather ..... 49c to 98c  
SUSPENDERS, President and Knickerbocker ..... 49c to 69c  
HANDKERCHIEFS, Cambric, Linen, Silk ..... 5c to 49c  
HOSIERY, Pure Thread Silk Hose ..... 49c

## TOYS

Commencing Monday, November 28th, we will display a complete line of useful, educational and fun giving toys, dolls, doll heads, doll buggies, etc.

Make it a point to come in a week from tomorrow. Your Christmas expenses will be low when trading with us.

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